

FILED

JUL - 7 2014

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

3
1 J. PEDRO ZARATE
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5 Attorney In Pro Per

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7 UNITED STATES BANKRUPTCY COURT
8 EASTERN DISTRICT OF CALIFORNIA, SACRAMENTO DIVISION
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10 In re:

Case No.: 13-22346-C-7

11 DC No.: HCS 2

12
13 J. PEDRO ZARATE,

14 Bankruptcy

15 Debtor.

16 REPLY OF J. PEDRO ZARATE
17 TO RESPONSE OF UMPQUA
18 BANK REPRESENTATIVES;
19

20
21 Representatives for Umpqua Bank did file response to my notice of intent to continue mediation;
22 rather than the Bankruptcy Debtor's "objection against compromise" being somehow obfuscated,
23 the Bankruptcy Debtor "guides" representatives for Umpqua Bank: You asserted "the bank"
24 when multiple banks are involved, you asserted "the bank" when your client qualifies for "co-
25 plaintiff" with Bankruptcy Debtor J. Pedro Zarate. In mitigation, the Bankruptcy Debtor J. Pedro
26 Zarate hereby GIVES NOTICE of mitigation with representatives for UMPQUA BANK: Dear
27 representatives for Umpqua Bank, any "as-is" provision of your having obtained "seeming title"
28 cannot harm your interests, if the proposed "seller" never had sufficient capacity-or-
authorization-for-sale. Keys can change hands 19 times, but if without authority-for-sale, a sale

REPLY OF J. PEDRO ZARATE TO RESPONSE OF UMPQUA BANK REPRESENTATIVES; DECLARATION OF

BANKRUPTCY DEBTOR J. PEDRO ZARATE SUPPORTING RESPONSE OF J. PEDRO ZARATE

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1 never happened, rather than your client's suffering harm from illegitimate sale. Save yourself
2 some costs and, rather than allow your client be defendant, allow they be co-plaintiff with J.
3 Pedro Zarate, since costs are MUCH LESS (in mitigation for your client) as co-plaintiff status,
4 rather than your client's SADLY becoming defendant who then seeks subrogation at unnecessary
5 defense since "illegitimate sale" occurred, "illegitimate foreclosure attempt" occurred,
6 "illegitimate mortgage enforcement (threats)" occurred of entities "merely authorized to
7 COLLECT RATHER THAN ENFORCE/THREATEN, AND CERTAINLY NO AUTHORITY-
8 TO-FORECLOSE.

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10 Notice to the Trustee IN LIGHT OF recent saddening "notice of intent to continue mediation in
11 anticipation of initial judicial mediation conference": Exhibits are not enough. Insufficient
12 parties are served at pending state court suit. How can a case be settled for the wrong amount or
13 compromised when discovery "already submitted" is unverified (continues undone), depositions
14 of many parties just discovered, known and unknown and to be discovered, are still to be made,
15 when authentication of documents (undone) (undone), and when new necessary parties have
16 become known. (continues undone).

17
18 Exhibits are not enough, authentication incomplete as well (each who helped a proposed
19 sale happen must authenticate their created documents/instruments, or, otherwise,
20 unauthenticated they are; legal maxim: where there is no record of a legal proceeding, the
21 existence "of" that legal proceeding is *inexorably* in doubt) and, so, and of other factors also,
22 "Bankruptcy Debtor's acceptable settlement amount has risen to 40% of the total claim and
23 punitives (has risen to USD392,000.00, the amount acceptable for settlement is now
24 USD392,000.00.)"

25
26 **NOTICE TO THE COURT: See concurrently filed Declaration of J. Pedro Zarate in**
27 **support IN ORDER TO CORRECT DEBTOR CREDIBILITY BASED ON CERTAIN POSTED**
28 **INFORMATION IN THE SCHEDULES, this reply to Umpqua Bank representatives'**

REPLY OF J. PEDRO ZARATE TO RESPONSE OF UMPQUA BANK REPRESENTATIVES; DECLARATION OF

1 **And response to Bankruptcy Debtor J. Pedro Zarate's "notice of intent to continue**
2 **mediation in anticipation of initial judicial mediation conference."**

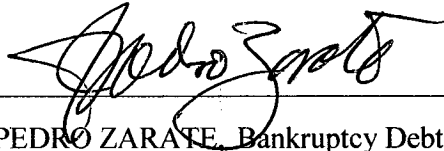
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7 Dated: July 7, 2014

Respectfully submitted,

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10 J. PEDRO ZARATE, Bankruptcy Debtor
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